

Snell & WilmerL.L.P.
LAW OFFICESOne Arizona Center
Phoenix, Arizona 85004-2202
(602) 382-6000
Fax: (602) 382-6070
www.swlaw.comRECEIVED
CENTRAL FAX CENTER

JAN 21 2005

PHOENIX, ARIZONA
TUCSON, ARIZONA
IRVINE, CALIFORNIA
SALT LAKE CITY, UTAH
DENVER, COLORADO
LAS VEGAS, NEVADA**FACSIMILE TRANSMISSION**

DATE: January 21, 2005

TIME IN:
TIME OUT:

TO:

Name	Fax Number	Phone Number
UNITED STATES PATENT AND TRADEMARK OFFICE <u>MAILSTOP AF</u> Commissioner of Patents P.O. Box 1450 Alexandria, VA 22313-1450	(703) 872-9306	

FROM: Jason R. Graff

PHONE: 602-382-6389

MESSAGE:

Attached is the Reply to Final Office Action for Serial No. 10/628,034.

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover):

11

CONFIRMATION NO.:

CLIENT MATTER NO.: 60655.0900

PLEASE RETURN TO:

Ginny Fitzgerald 16S4

PERSONAL FAX:

No

REQUESTOR:

Jason R. Graff

DIRECT LINE:

602-382-6389

IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.
OUR FACSIMILE NUMBER IS (602) 382-6070

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

JAN 21 2005

CERTIFICATE OF TRANSMISSION VIA FACSIMILE PURSUANT TO 37 C.F.R. §1.8

I hereby certify that this correspondence, pursuant to 37 C.F.R. §1.8, is being sent via facsimile to (703) 872-9306, addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: January 21, 2005 By Jimmy Fitzgerald
Signature of Person Depositing Facsimile

PATENT

**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicants:	Melanie Dunn, et al.	Docket No.	60655.0900
Serial No.:	10/628,034	Filing Date:	07/24/2003
Group Art	3624	Examiner:	Lalita M. Hamilton
Unit:		Confirmation No.:	3352
Title:	SYSTEM AND METHOD FOR FACILITATING A SUBSIDIARY CARD ACCOUNT WITH CONTROLLED SPENDING CAPABILITY		

REPLY TO FINAL OFFICE ACTION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed December 15, 2004, of which this reply is within two (2) months, Applicants respectfully request consideration of the remarks that follow.

AMENDMENTS

Amendments to the Claims are reflected on page 2 of this paper.

Remarks begin on page 7 of this paper.